

RES C  
GMAC

**MICHAEL A AND GLORIA S. MCGUINTY**

8708 53<sup>rd</sup> Terrace East Bradenton Florida, 34211 941-752-6340 Cell 941-799-0439  
October 16, 2013

Most Honorable Governor Rick Scott:

Subject: **States of Florida and Michigan Methods of Helping Senior Citizens**

Dear Governor Scott

April 26, 2011 After applying for help from the State of Florida I received this vague

FORM DENIAL LETTER response exhibit #1

Tampa Bay Community Development's excuse "You do not have a Qualifying hardship (unemployment or underemployment) through no fault of your own."

YES!! But 73 years old having everything that YOU worked for 50 years taken from you because Treasury Secretary Tim Geithner choose to save AIG Insurance Company and through the General Motors Salary Clerks under the bus. LOOK AT PAGES 2 of 8  
Also, AIG Insurance was supposed to have the capital to cover their mortgage defaults and AIG could not cover their own mortgage claims and as a result General Motors Retirees were destroyed. At 73 years old and this is not a hardship loosing 50 years of your work effort IT'S A DISASTER??

September 18, 2013 ONCE AGAIN After applying for help from the State of Florida I received this vague

FORM DENIAL LETTTER response exhibit #2

Tampa Bay Community Development's excuse "Servicer ineligible due to Servicer not participating in the HHF program ,or you do not make your mortgage payments to an eligible regulated institution"

MY ANSWER YES I did look at page 8 of 9 I choose GMAC. It's not my fault that the government choose my present loan company. and sold my GMAC equity line \$110,000.00 to SLS Company. **The federal Government owns 74% of GMAC/GMACM.**

Again at 75 years old it's my fault I must suffer because of a another government SNAFU!!  
RESULT IT'S Another DISASTER??

September 29 2013 I sent a letter to The Most Honorable Judge Martin Glenn

**The high lighted area in the attached letter below speaks for it's self !! needs no explanation exhibit #3**

Since 1986 we were paying aggressive out state Florida property taxes, insurance, licenses and supporting the State of Florida economy with money earned in the State of Michigan

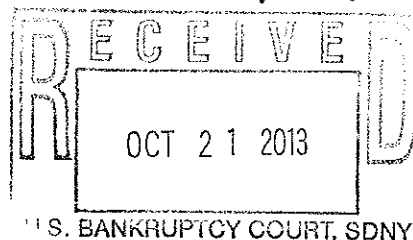
AS a result of the above I believe the State of Florida OWES ME MORE THAN A FORM REUSAL LETTER.

Sincerely

Gloria and Mike McGuinty

Attorney General Pam Bondi, Senator Vern Buchannan, Senator Elizabeth Warren, Governor Rick Synder  
Honorable Judge Martin Glenn

1-01-9



Loan #  
claim #

EXHIBIT 1

4/26/2011

Michael McGuinty  
8708 53rd Terrace East  
Bradenton, FL 34211

RES  
GMA

Dear Michael McGuinty

Thank you for your application for assistance under the Florida Hardest Hit Fund (HHF) program. Based on the information you provided in your application and any other documentation you submitted, it has been determined that you are ineligible for program funding or your application has been cancelled due to the reason(s) listed on the attached page.

If you believe that this determination has been made in error, you may ask for additional review of your application by contacting:

William J. Sanchez  
2136 N.E. Coachmen Rd  
Clearwater, FL 33765  
(866) 608-3220

I am non-union General Motors retiree. As result of the Bankruptcy approved by the Federal Government I LOSS the following :

- 1 \$100,000 plus life insurance policy
- 2 Prescription Drugs coverage ( cost of cancer and heart drugs astronomical )
- 3 Dental Coverage ( Gloria needs four crowns and I need One after forty years the government killed our dental program)
- 4 Eye coverage
- 5 Medical Gap Insurance
- 6 Medicare supplement \$92.00 Plus a month
- 7 Now GMAC want to foreclose on my houses

Sincerely,

  
Dania Perez

Conclusion: I retired after thirty years of service at a pension of \$2100.00 per mc

I gave this information to Tampa Bay Community Development Corporation thei  
"Ineligible for program funding"

~~32-OF-423~~

2-OF-9 ~~6-OF-7~~

**COMMUNITY DEVELOPMENT CORPORATION**

2139 N.E. Coachman Road, Suite 1, Clearwater, Florida 33765

(727) 442-7075 Fax (727) 446-8727

www.tampabaycdc.org

4/26/2011

Loan # 0  
Claim #

Michael McGuinty  
8708 53rd Terrace East  
Bradenton, FL 34211

RES CAP C  
GNAC MOF

EXHIBIT 1

Dear Michael McGuinty

Thank you for your application for assistance under the Florida Hardest Hit Fund (HHF) program. Based on the information you provided in your application and any other documentation you submitted, it has been determined that you are ineligible for program funding or your application has been cancelled due to the reason(s) listed on the attached page.

If you believe that this determination has been made in error, you may ask for additional review of your application by contacting:

William J. Sanchez  
2136 N.E. Coachmen Rd  
Clearwater, FL 33765  
(866) 608-3220

Sincerely,

Dania Perez

~~33 OF 423~~

3-OF-9

EQUAL HOUSING  
LENDER

Tampa Bay CDC is an Equal Housing lender and a HUD-Approved Counseling Agency

Claim #

**Reasons for Ineligibility**

1. **Ineligible Mortgage.** We are unable to offer you HHF payment assistance because your loan did not meet one or more of the following basic eligibility criteria of the Hardest Hit Program:
- ☐ You did not obtain your mortgage loan on or before January 1, 2009.
  - ☐ The current unpaid principal balance on your loan is higher than the program limit.
  - ☐ Your Loan Servicer is not participating in the HHF program.
  - ☐ Your first mortgage payment is more than 130 days past due.
  - ☐ Your combined loan to value exceeds 200%.
2. **Ineligible Borrower.** We are unable to offer you an HHF payment assistance because:
- ☐ Your current monthly housing expenses, which include monthly principal and interest payments on your first mortgage plus property taxes, hazard insurance and homeowner's dues (if any) is less than 31% of your gross monthly income.
  - ☐ Your total income is higher than 140% of the area median income (AMI).
  - ☐ Your unencumbered assets total more than \$5,000.
  - ☒ You do not have a qualifying hardship (unemployment or underemployment) through no fault of your own.
  - ☐ You have filed for bankruptcy protection and the case has not been discharged or dismissed.
  - ☐ You are not a legal US and Florida Resident..
  - ☐ You have been convicted of a mortgage related felony within the past 10 years.
  - ☐ You have more than one property other than your primary residence.
3. **Ineligible Property.** We are unable to offer you HHF payment assistance because your property:
- ☐ Is not your primary residence.
  - ☐ Is vacant or abandoned.
  - ☐ Has been condemned.
  - ☐ Has more than four dwelling units.
  - ☐ Is a condo and is not on the FNMA/FHA approved list.
  - ☐ Is a manufactured or mobile home not on a foundation permanently affixed to your real estate.

RES CAP CLAIM #5970  
GMAC MORTGAGE #0654629422**Reasons for Cancellation**

34 OF 423

EXHIBIT 1

- ☐ You cancelled your application on \_\_\_\_\_.
- ☐ There has been no activity on the application for a period of 30 days or more, or because the following information necessary to process your application which we first requested from you more than 30 days ago has not been provided:

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# TAMPA BAY COMMUNITY DEVELOPMENT CORPORATION

Main Office: 2139 N.E. Coachman Road, Suite 1 • Clearwater, FL 33765  
Tel: (866)608-3220 • (727)446-6222 • (813)849-1121 • Fax (727)446-8727

Pasco Office: 5609 U.S. 19, Suite E • New Port Richey, FL 34652  
Tel: (727) 847-3800 • Fax: (727) 847-3830

[www.tampabaycdc.org](http://www.tampabaycdc.org)

**TAMPA BAY**  
Community Development  
Corporation  
**NeighborWorks®**  
**HomeOwnership Center**

Michael McGuinty  
8708 53 rd Terrace East  
Bradenton, MI 34211

9/18/2013?

**RES CAI**  
**GMAC N**

Dear Michael McGuinty

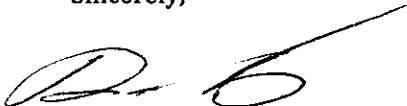
Thank you for your application for assistance under the Florida Hardest Hit Fund Principal Reduction (HHF -PR) Program. Based on the information you provided in your application and any other documentation you submitted, it has been determined that you are ineligible for program funding or your application has been cancelled due to the reason(s) listed on the attached page.

If you believe that this determination has been made in error, you may ask for additional review of your application by contacting:

Tampa Bay CDC  
2139 NE Coachman Rd  
Clearwater, FL 33765  
(866) 608-3220

EXHIBIT 2

Sincerely,



Dania Perez

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**Loan to Value Ineligible Finding:**

☐ The Loan to Value (LTV) for your home has been found to be less than 125% using the approved Automated Valuation Model (AVM). The AVM determined the value of your home to be: \_\_\_\_\_. Per the information supplied by you, your current unpaid principal balance on your first mortgage is \$80,000.00. Your loan to value has been calculated to be: \_\_\_\_\_. If you do not agree with this valuation, you have two (2) weeks to contact our office and notify us that you will be retaining a Florida licensed residential appraiser, at your own cost, to provide an appraised value for your home. If we do not receive such notification within the two week period, your file will be deemed ineligible and no further communication or notification will be sent to you.

**Reasons for Ineligibility**

1. **Ineligible Mortgage.** We are unable to offer you HHF- PR Program assistance because your loan did not meet one or more of the following basic eligibility criteria:
  - ☐ The current unpaid principal balance on your loan is higher than the program limit of \$350,000.
  - ☐ There is current pending legal action against the property.
  - ☒ Servicer ineligible due to Servicer not participating in the HHF Program, or you do not make your mortgage payments to an eligible regulated institution.
2. **Ineligible Borrower.** We are unable to offer you an HHF- PR Program assistance because:
  - ☐ Your total income is higher than 140% of the area median income (AMI).
  - ☐ You have filed for bankruptcy protection and the case has not been discharged or dismissed.
  - ☐ You are not a legal US Resident or a Florida Resident.
  - ☐ You have been convicted of a mortgage related felony within the past 10 years.
3. **Ineligible Property.** We are unable to offer you HHF- PR Program assistance because your property:
  - ☐ Is not your primary residence.
  - ☐ Is vacant or abandoned.
  - ☐ Has been condemned.
  - ☐ Has more than four dwelling units.
  - ☐ Is a manufactured or mobile home not on a foundation permanently affixed to your real estate or is not considered real property.
  - ☐ Home was purchased after January 1, 2010.

RES C/  
GMAC

**Reasons for Cancellation**

- ☐ You cancelled your application on \_\_\_\_\_.
- ☐ There has been no activity on the application for a period of 30 days or more, or because the following information necessary to process your application which we first requested from you more than 30 days ago has not been provided, or you did not provide the documents requested by the deadline date provided to you:

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6-0F-9

EXHIBIT 2

**Mortgage Status** We are unable to offer you HHF- PR Program assistance because your loan did not meet one or more of the following basic eligibility criteria:

- ☐ You have had at least one occurrence of a 60 day late in the last 24 months. Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Name: CoreLogic Credco, LLC

Address: P.O. Box 509124, San Diego, CA 92150

**RES C  
GMAC**

Telephone number: (800) 637-2422

- ☐ Your servicer has indicated that your mortgage is not current and you are currently 60 days or more past due. Our credit decision was based in whole or in part on information obtained from an affiliate or from an outside source other than a consumer reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request, no later than 60 days after you receive this notice, for disclosure of the nature of this information.

*If you have any questions regarding this notice, you should contact:*

Creditor's name: Florida Housing Finance Corporation

Creditor's address: 227 North Bronough Street, Tallahassee, FL 32301

Creditor's telephone number: (850) 488-4197

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is Federal Trade Commission, Southeast Region, 225 Peachtree Street NE, Suite 1500, Atlanta, GA 30303 or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

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EXHIBIT 2

MICHAEL A AND GLORIA S. MCGUINTY

RES  
GMA

8708 53<sup>rd</sup> Terrace East Bradenton Florida, 34211 941-752-6340 Cell 941-799-0439  
September 29, 2013

Most Honorable Judge Martin Glenn

Subject: **The Anatomy of a GMAC Mortgage Massacre**

March 2009 with much hope and relief President Obama announced HAMP ( Home Affordable Modification Program)

It began with the filing and refilling HAMP Government forms over the next five months over hundreds of pages of our personal information. Questions! Such as proof that I was a General Motors employee retired. This required me to search for records all the way back too 1991 (Attachment A). I believed these requests to be quite strange since I had a GM/ GMAC/GMACM active history dating back to February 1971 when I purchase my first Chevrolet automobile financed thru GMAC and I had an active account for over 35years. Never the less, after weeks of searching I provided and met all GMACM STRANGE REQUESTS. (Attachment B) and several additional mailing at their request. In June 2009 GMAC sent us a letter denying our HAMP Mortgage relief the reason we had to many capital assets. I then called GMAC and talked to a person named Mark (ID 06544629422) Mark told me to keep marking our 13 mortgage payments each year and use our GM Credit Card Reward Program to pay down our mortgage and reapply in 2010 with a new Hamp application which we did. In January of 2010 this time we sent ever more information than the original 2009 request ( Attachment B) of personal information .But! After we would mail their requests GMAC would always come back with another this gave us the feeling they were just staling or playing with our personal emotions. Also, listening and reading the newest mortgage information suggested to stay in constant contact with your mortgage company which we attempted to do. Our problem! We believed we were being abused and misused by the GMACM'S employee contact people. After over a year of being mis-led we began to keep a daily logs of who we talked too by date and location (Attachment C ). In June of 2010 we were again denied. The GMACM 2010 REASON/EXCUSE NOW WE DID NOT HAVE SUFFICIENT CAPITAL ASSETS.THE 2009 EXCUSE WE HAD TO MUCH CAPITAL WORTH.

Now! Again with the feeling that GMACM was leading us on we were fortunate to be able to apply for Jennifer Grandhom State of Michigan Hardest Hit Mortgage Program which we did. After attending 5 meetings ( Attachments D)and sending all GMAC 2009 2010 documents to Flint Michigan Kahlia Moore from the State of Michigan told me and Gloria (my wife) the State of Michigan's belief GMACM was attempting to deplete us of all our capital assets and then take both Florida and Michigan Homes. They based their findings since General Motors filed bankruptcy I was a retired GM Salary clerk that had lost all my GM retirement benefits including 100,000 life insurace and I am disabled Our only option but! to declare Chapter 7 Bankruptcy which we did

To make this loss more painful the house that GMACM took from us was abandoned for almost two years before our purchase. In the thirteenth years Gloria and I lived there we spent over \$63,826.48 ( All receipts if needed) in home repair materials and thousands of our personal hours in repairing and updating this home.(Attachment E)

In rebuilding this house I suffer a broken thumb, two broken ribs and a damaged right shoulder ( Have names of all treating Doctors and Hospitals) . Result of being on a fixed income I attempted to do as much of repair work as possible. For Gloria and me in our 70's to suffer the above loss of 50 years of work is TRAUMATIC.  
The above **GMACM DIVISIVE ACTIVITIES** are painful losses we have to live with daily 7/24 !!

**Note :That after sending and resending this information over and over pages are out of sequence. Also, at Res Cap's last request Delivered July 15,2013 I sent them additional 423 pages of information. ( See Attachments pages 2&3 of 4)**

Kramer, Levin ,Naftalis &Frankel LLP ;Silverman ACampora LLP ;Residential -Capital  
& Most Honorable Senator Elizabeth Warren

Sincerely

Gloria and Mike McGuinty

*Gloria McGuinty*  
*Mike McGuinty*

9-OF-9

~~1-OF-1~~